# CALIFORNIA ELECTRONIC BENEFIT TRANSFER (EBT) CARD



EBT is the easy, safe and convenient way to use your food and cash benefits.

Keep this pamphlet in a safe place.

Questions? Call Customer Service FREE 24 hours a day, 7 days a week

1-877-328-9677 or www.ebt.ca.gov

TTY:1-800-735-2929)

#### Where to Use Your EBT Card

Anyplace where you see the mark throughout California and across the country. The Quest® mark is the sign you will see on store doors, check-out lanes, and ATM machines that tells you that your EBT Card can be used at that store or machine. There are special pictures on the Quest® mark that tell you what benefits you can use. Look for the Quest® mark at the store before you shop.

You can use your EBT Card wherever you see the Quest mark throughout California and across the country.

#### You Can Use Your EBT Card at:



#### POS devices to:

- Use your EBT food benefits to buy food
- Use your cash benefits to buy food or non-food items like diapers and clothing
- Get cash from your cash account after you buy something (depending on store rules)
- Get cash from your cash account without buying anything (depending on store rules)

## You will find Point-of-Sale (POS) devices and/or ATMs at:



- Grocery stores
- Department stores
- Convenience stores
- Banks
- Gas stations

#### ATMs to get your cash benefits

An ATM is a cash machine found at banks, stores and many other places that allows you to get your cash benefits.

## Restaurant Meals Program (RMP)

Benefit recipients who are elderly, disabled or homeless may use their EBT card to purchase meals at <u>authorized</u> restaurants. If you qualify for RMP you can use it statewide wherever it is accepted. Currently, only Alameda, Los Angeles, Orange, Riverside, Sacramento, San Diego, San Francisco, San Luis Obispo, Santa Clara and Santa Cruz counties authorize restaurants to accept EBT.

Not all restaurants in a county are authorized to accept EBT. Please call the respective county office to get a list of authorized restaurants.

#### **About Your PIN**

- Your four secret numbers are called a Personal Identification Number or PIN for short.
- Every time you use your card, you will need to use your PIN or your card will NOT work and you will NOT be able to use your benefits
- Keep your PIN to yourself. Avoid telling other people your PIN.

#### **How to Keep Your PIN Safe**

- NEVER write your PIN on your card, the card sleeve or on anything you keep with your card.
- Keep your PIN secret. NEVER give your PIN to your caseworker, family members, store cashiers or anyone else unless you want them to be able to get ALL your benefits.
- NEVER use your PIN if you think someone is watching you.
- When you use your EBT Card, you have up to four tries to enter your PIN. If your fourth try is incorrect, you will not be able to use your card again until after midnight. If you cannot remember your PIN, call Customer Service (the phone number is listed on the back of your card). Customer Service does NOT know your PIN but will help you change your PIN.
- If someone learns your PIN without your OK, call the Customer Service number right away or visit your public welfare office to change your PIN.

 If someone takes your card and knows your PIN, they can use your benefits!
 Call Customer Service immediately to cancel your card. If benefits are taken by someone else before you call Customer Service, YOUR BENEFITS WILL NOT BE REPLACED.

#### **Know Your Balance**



**Figure** 

1: Sample Store Receipt

The best way to keep track of how much you have left to spend in your EBT food benefit and/or cash benefit accounts is to know your balance. The best way to know your balance is to KEEP YOUR LAST RECEIPT.

If you lose your last receipt, and need to know your balance:

- Call the Customer Service number on the back of your card, or
- Check your EBT food benefit account balance at a POS device, or
- Check your EBT food benefit and cash benefit account balances at EBT Client

Website www.ebt.ca.gov.

- Check your cash account balance at an ATM or a POS device.
- You Should Always Know Your Balance Before Using Your Card!

## How to Use Your EBT Card to Purchase Food

The steps you follow may be different for each type of POS device you use. Don't be afraid to ask the clerk for help.

Know your balance! Check your last receipt or call Customer Service before shopping or log on to <a href="www.ebt.ca.gov">www.ebt.ca.gov</a>.

- **Step 1** Swipe your EBT card at POS device.
- **Step 2** Enter your four-digit Personal Identification Number (PIN).
- **Step 3** Approve the purchase amount.
- **Step 4** You will receive a copy of the printed receipt with your new EBT food and cash balance.

You cannot be charged a fee to use your EBT food benefits and you cannot get cash or change back from your EBT food benefit account.

# How to Use Your EBT Card to Make a Cash Purchase (if you get cash benefits)

The steps you follow may be different for each type of POS device you use. Don't be afraid to ask the clerk for help.

Know your balance! Check your last

receipt or call Customer Service before shopping or log on to <a href="https://www.ebt.ca.gov">www.ebt.ca.gov</a>.

- **Step 1** Swipe your EBT card at POS device.
- **Step 2** Enter your four-digit Personal Identification Number (PIN).
- **Step 3** Approve the purchase amount.
- **Step 4** You will receive a copy of the printed receipt.

You may be charged a fee to use your EBT cash benefits.

## How to Use Your EBT Card to Get Cash

Know your balance! Check your last receipt or call Customer Service before shopping or log on to <a href="https://www.ebt.ca.gov">www.ebt.ca.gov</a>.

- **Step 1** Insert or swipe your EBT card at an ATM or POS device.
- Step 2 Enter your four-digit Personal Identification Number (PIN).
- **Step 3** For ATMs, select "Checking" following the on-screen or audio directions.

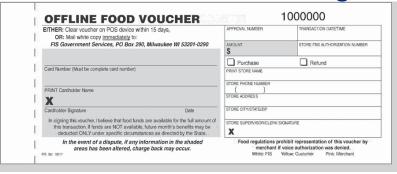
For POS devices, select "Cash".

Note: Some ATMs or POS devices may charge fees.

- **Step 4** For ATM's enter the cash amount. For POS devices, tell the clerk the amount of cash you want to receive.
- **Step 5** Approve the cash amount.
- **Step 6** You will receive a copy of the printed receipt.

### Remember, you cannot get cash from your EBT food benefits.

## What Will Happen if the POS Device is Not Working



If you want to purchase eligible food items and the POS device is not working or there is not one at the store, the cashier will fill out a paper voucher. Some merchants like mobile vendors do not have POS devices. The cashier will write in your EBT Card number and the amount you are spending. DO NOT give the cashier your PIN. The cashier will call to see if you have enough benefits in your account to buy the food. If there is enough in your account, you will be asked to sign the voucher and will be given a copy of it. It is very important

to keep this copy so you can subtract what you spent from the balance shown on your last EBT receipt. This will give you the current amount in your account.

You cannot use a voucher to get money from your cash benefits account.

#### DO NOT...

- Keep your card and PIN together.
- Write your PIN on your card.
- Damage or bend your card.
- Write on or scratch the black stripe on the back.
- Leave your card laying around.
- Put your card near magnets, TVs, DVD players, CD players, stereos.
- Leave your card in the sun, like on the dashboard of a car because it will melt up and not work.
- Throw your card away, even if you move. You will use the same card every month as long as you receive benefits.

#### **ATM Safety Tips**

- Always put your card in a safe place after using it.
- Have your EBT card ready.
- Choose a well-lit ATM in a place where you feel safe (like inside a store).
- Stand so that no one can see the PIN you use.
- Count your money if you feel it is safe.
- Put your cash, card, and receipt away quickly.

If your card is lost or stolen, call Customer Service right away. They will put a lock on your card and tell you how to get a new card. It's important that you call Customer Service as soon as possible! It may take up to seven business days to get a new card.

#### **Surcharges**

A surcharge is a service fee that some stores and banks may charge you each time you get cash benefits with your EBT Card. Before you use your card, look for a notice telling you about this surcharge on the ATM screen, or on a sign near the POS device in stores. If you do not want to pay a surcharge, you can choose another location by looking on <a href="www.ebt.ca.gov">www.ebt.ca.gov</a>, texting as directed on this pamphlet or checking with your local welfare department to find out where you can get your cash without paying a surcharge.

#### **Direct Deposit**

All counties have direct deposit. You can choose to have your cash benefits sent directly into your personal bank or credit union account instead of using EBT. Direct deposit is free. Tell your county welfare department that you would like direct deposit.

#### **EBT Client Website**

Go to the EBT Client Website from your computer or mobile device at <a href="https://www.ebt.ca.gov">www.ebt.ca.gov</a> to:

- Find stores and farmers' markets that accept EBT.
- Find surcharge-free ATMs.
- Find restaurants that accept EBT.
- View transaction history or account balance.

## How to Send Questions by Text Message

Use your mobile phone to check your balance and to find ATMs, surcharge-free ATMs, restaurants, farmers' markets, and stores that accept EBT.

Go to <u>www.ebt.ca.gov</u> to sign up and register your phone number. Standard data and text messaging fees may apply. Check with your cell phone provider.

Here is an example of what to enter in the text message: ATM 90123

- Text BAL to 42265 for your EBT food and/or cash balance.
- Text ATM and your ZIP code to 42265 for nearby ATMs.
- Text SFATM and your ZIP code to 42265 for nearby surchargefree ATMs.
- Text REST and your ZIP code to 42265 for restaurants that accept your EBT card.
- Text FM and your ZIP code to 42265 to find farmers' markets in your area.
- Text STORE and your ZIP code to 42265 to locate stores that accept your EBT card.

## When to Call the Toll-Free Customer Service Number 1-877-328-9677

#### This is a free call.

Customer Service is open 24 hours a day, 7 days a week to answer any

questions you may have about your EBT Card. You will reach an Automated Response Unit and most of your questions can be answered without the need to talk to a Customer Service Representative.

Answers can be provided in Arabic, Armenian (Eastern), Cambodian, Cantonese, English, Farsi, Hmong, Japanese, Korean, Lao, Mandarin, Mien, Punjabi, Portuguese, Russian, Spanish, Tagalog, Ukrainian, and Vietnamese.

#### Call if:

- Your card is lost or stolen.
- Your card does not work.
- You want to change your PIN because you forgot it or if someone else knows your PIN.

## Call Customer Service right away if:

- You want to find out how much you have left in your accounts.
- You have been charged for a purchase but didn't get the goods or you were charged too much for what you bought.
- You have other questions or problems.

24 hours a day/7 days a week 1-877-328-9677 or the Client Website www.ebt.ca.gov

TTY: 1-800-735-2929 (Telecommunications Relay Service for Hearing/Speech Impaired)

## When You will Get Your Benefits

The day of the month you get your EBT food benefits and/or cash benefits is based on the last number of your case number.

#### **EBT Food Benefits**

Food benefits are made available the first ten days of the month. So, whatever number your card number ends with is the day your benefits will be available. For example; if your card ends in 7, then you will receive your benefits on the 7<sup>th</sup> of every month.

#### **Cash Benefits**

Cash benefits are deposited over the first three days of the month. The last number of your EBT card corresponds to the day your cash benefits will be available.

If your card ends with 1,2 or 3 you will receive your benefits on the 1st day of the month. If your card number ends in 4,5,6 or 7 you will receive your benefits on the 2nd day of the month and if your card number ends in 8,9,0 you will receive your benefits on the 3rd day of the month.

- Benefits are available on weekends and holidays.
- Your balance at the end of the month is added to the next month's balance.

Enter the day your EBT **food** benefits will go into your account:

(1st through 10th day of the month)

Enter the day your **cash** benefits will go into your account:

(1st, 2nd or 3rd day of the month)

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